



*South Carolina
State Accident Fund*



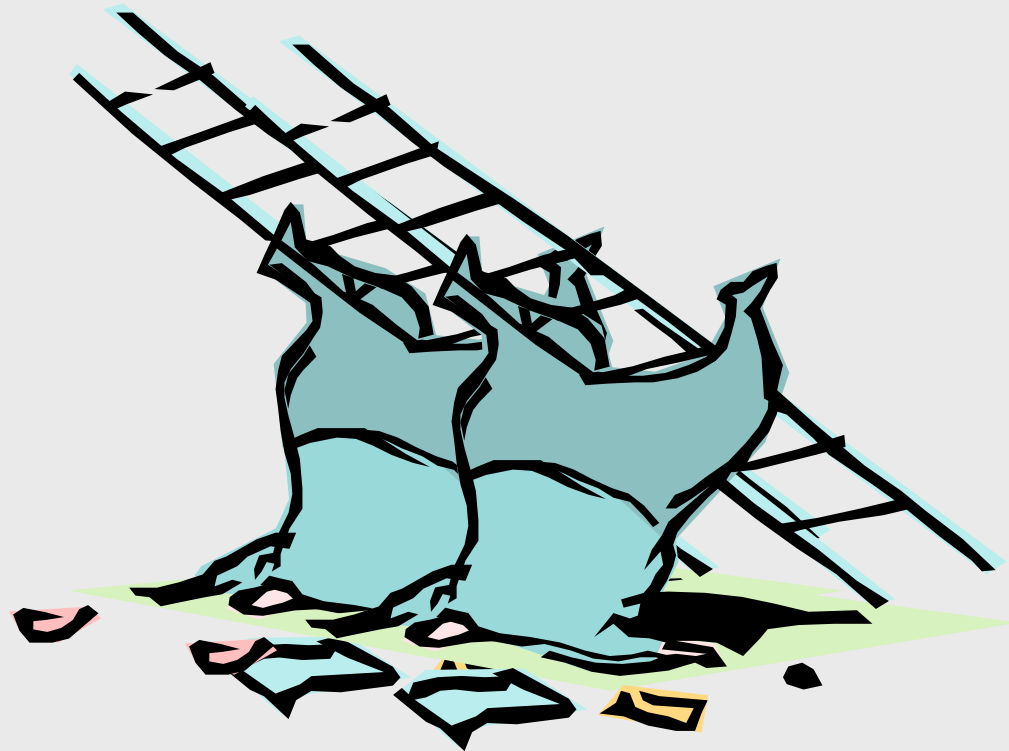
“Claims and Managed Care”

*Sonji Spann,
Team Leader/Claims Dir.*



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**An employee is injured, what
do I do????????????????**





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When An Injury Occurs

Employer: Call Managed Care Group

- Advise how injury occurred
- What body parts injured (right/left)
- Social Security #

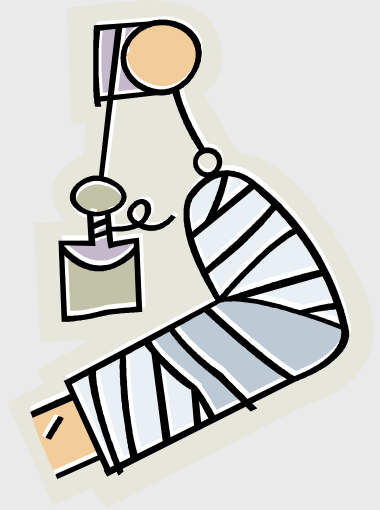
Managed Care: Directs the medical care

- It is helpful to have the IW available to arrange medical care.



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When An Injury Occurs

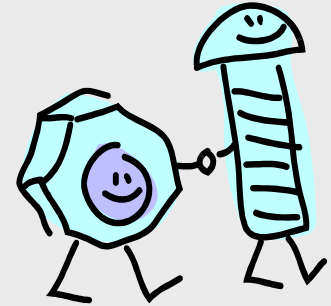


- **Manage Care:** Completes injury report and fax/EM to SAF w/i 24hrs
- **SAF:** Injury reports goes thru a Coverage Verification/ Claims Initiation Process and then routed to adjuster w/i 24-48 hrs of date of injury.
- **Adjuster:** Accepts/Denies w/i 14 days.



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Accepted Case



- **Nurse:** Directs medical care throughout claim
- **Medical Event Report** is provided to SAF/Employer
- **Medical Event Report:** Status of appt, rtw status, restrictions, prescriptions
- **Plan:** Next appt, diagnostic test, physical therapy, referrals and release from care



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What if IW has restrictions?



- **Employer:**
- Please advise adjuster/nurse if you can accommodate restrictions.
- If you can accommodate, IW will have to rtw and will not be considered lost time.
- If you can't accommodate, case will be considered lost time.
- Please submit all medical excuses to SAF



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What if IW Cannot RTW?

- **Employee:** Will need to provide an out of work statement from treating physician.
- **Employer:**
 - Will need to provide SAF w/ a Form 20, Statement of Earnings of Injured Employee.
 - The date the IW went out of work and if they are to be paid by WC or if they are using their sick/annual leave.



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What if employee RTW?

- Please notify SAF immediately, even if they are using sick/annual leave.
- Adjuster will complete forms and file w/ WCC w/i 31 days.





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When IW is released at MMI (Medical Maximum Improvement)

- IW can be released PRN: Return as needed
- IW can be released 0% impairment.
- PRN or 0% case can possibly be closed.
- IW can be released with an impairment rating.
- Back /300 wks; Shoulder/300wks; Leg 195wks
Upper Extremity/220; Hip/300
- $300 \text{ wks(Back)} \times 10\% \text{ (Rating)} \times 205.00 \text{ (CR)} =$
\$6150.00 (starting point of settlement)



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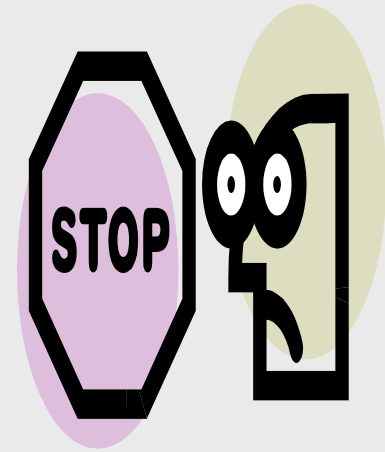
What factors are considered in Settlements?

- Education, Age
- Is IW able/ unable to RTW
- Doctor's Rating and any restrictions
- Injured body parts (dominant vs non-dominant),
- Others factors based on specific cases



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Denied Case



- **Adjuster:**
- Notifies nurse immediately if case will possibly be denied.
- Meets w/ Supervisor/Attorney to discuss denial of case.
- Informs nurse and employer case is denied case is closed.



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Frequently Asked Questions From Policyholders?





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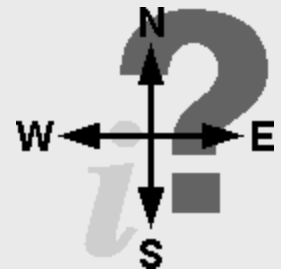


Frequently Asked Question

Q. Where do I call to report an injury?

A. Compendium 1-877-709-2667

CorVel 1-800-906-4461



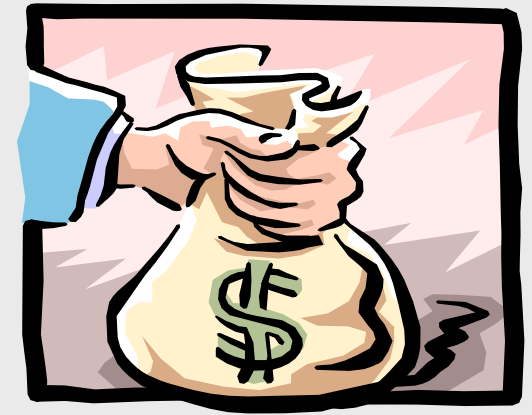
Q. What if the information on the injury report is incorrect?

A. Please notify your Managed Care Group



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FAQ

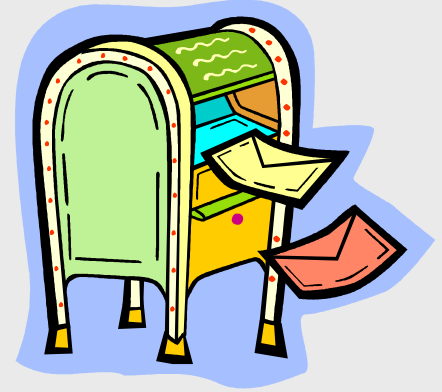


- Q. What if injured worker has not received his check?
- A. Call the adjuster
- Q. What if the injured worker has another job and is unable to work that job?
- A. Notify adjuster as soon as possible.



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FAQ



Q. What if injured worker is receiving bills at his home?

A. Mail bills to State Accident Fund

Q. What if injured worker inquires about unpaid medical bills?

A. Call CorVel at 800-642-5137



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FAQ

Q. What if injured worker needs a prescription?

A. Call your Managed Care Group

Note: Injured worker should not pay for their prescriptions.



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FAQ

Q. What if I get a call from a pharmacy?

A. Give Corporate Pharmacy's toll free number 800-568-3784

NOTE: All SAF injured workers' prescriptions are processed thru Corporate Pharmacy.



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FAQ



Q. What are Forms 17 & 19?

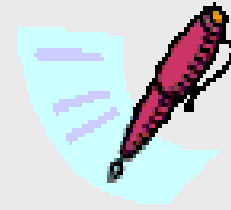
A.

- Form 17, Receipt of Compensation, is used when an employee has returned to work or is able to return to work after being out of work for more than 150 days,
- Form 19, Status Report and Compensation Receipt, is used when an injured worker has settled the claim and the file is closed.
- If the injured employee is still employed, and is not represented, these forms will be sent to the employer to obtain their signature and return to the adjuster.



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FAQ



Q. Why are Forms 17,19 & 20 important to you, the employer?

A.

- These forms must be completed and returned timely so that SAF can file timely with the Commission.
- If these forms are not filed timely with the Commission, we can be fined up to \$300 per form each time the form(s) are requested. These fines are part of the claims cost.
- This increases cost to SAF which in-turn increases cost to you, the employer
- Please help us keep unnecessary cost down!!!



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FAQ



Q. Who is Reimbursement Consultants (RCI)?

A. A contract vendor that gathers information to try and get a case accepted by the Second Injury Fund.

Q. What does RCI need?

A. To determine if the employer has any knowledge that the injured worker had a previous injury that may affect the current injury.



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FAQ



Q. Who is AON (formerly Subrogation Partners)?

A. A contract vendor that obtains information to assist SAF in recovering from third parties that may have caused or contributed to the worker's injury.

Q. What does AON need?

A. Information regarding car accidents and other parties that may be responsible.

For example, manufacturers of office equipment, construction work, other possible liable parties, etc.



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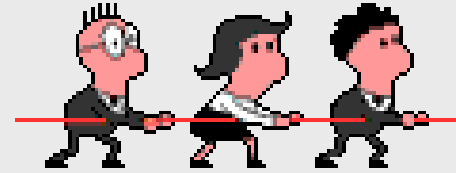


"Summary of Important Items"

- Communication, Communication, Communication!!!
- Let the adjuster know when the employee returns to work, and if any restrictions and if you can or cannot accommodate.
- Advise of second jobs & if they missed any time from it because of the injury.
- Tell the adjuster if you are suspicious about the injury or the claimant.
- Return forms timely.
- Cooperate and help SAF and our recovery partners, AON and RCI, to maximize recoveries.
- These recoveries reduce claim cost, but do not affect the injured employee benefits!



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Stakeholders

- **Injured Workers**
- **Policyholders**
- **Medical Service Providers**
- **Claims Adjusters**
- **Commission**
- **Attorneys**
- **Vendors**





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Thank You!



Questions???????



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SC STATE ACCIDENT FUND



Workers' Compensation

**Defenses to Claims:
Recognizing, Documenting, Reporting**

Peter P. Leventis
McKay, Cauthen, Settana & Stublely, P.A.
P.O. Box 7217
Columbia, SC 29202
803-256-4645
www.mckayfirm.com



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SOME COMMON DEFENSES TO WORKERS' COMPENSATION CLAIMS

- Willful intent to harm/horse play
- Going and coming rule (many exceptions)
- Arising out of and in the course of employment
 - Disobeying a direct Order
 - Employee comfort and benefit to the employer
- Statue of limitations (2 years)
- Notification of accident (90 days)
- Lack of causation between injury complained of and the accident alleged
- Intervening injuries and subsequent injuries, with other employers or outside of work



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- **Investigation of the Accident**
- **Documenting the Accident**
- **Analyzing the Claim**
- **Communicate with Adjusters and Attorneys**
- **Make Sure Documents/Evidence are Used in the Defense**



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INVESTIGATION OF THE ACCIDENT



Peter P. Leventis
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Investigation of the Accident

- **Have Written Records in the File**
- **What Are You Leaving out? Why?**
- **Details, Details, Details**
- **People with Specific Knowledge May Not Work There Forever**
 - **Reports of Non-Work Related Mechanical Injury**
 - **Get Injured Employees to Physicians Early**
 - **Do Not Allow Injured Employees to Work**
 - **Terms/Nature of Separation of Employees – Signed**



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DOCUMENTING THE ACCIDENT



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Documenting the Accident

- Why it Matters to the Defense of the Claim
- Use a Uniformed Response and Information Gathering
- Third Party Witnesses, Name, Contact Information, Reason for Proximity to Claimant or Accident Et Cetera
- Get Witnesses or Co-Employee Statements – Signed
- Talk with All Individuals with Direct Knowledge
 - Second Hand Sources Often Create Confusion and Could Hamper Defenses of the Claim
- Document Why the Employee Failed to...
 - Report the Claim in Manner Provided
 - Report the Claim in a Timely Manner
 - Use Safety Equipment/Follow Safety Instruction



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ANALYZING THE CLAIM





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Analyzing the Claim

- Does it seem fair?
- What strikes you as important about the claim?
- What made you form your opinion about the claim?
- Apply what you know
- You do not have to do it all by yourself



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COMMUNICATE WITH ADJUSTERS AND ATTORNEYS



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Communication with Adjusters and Attorneys

- **Communicate Early, and If New Information Arises (ESC, New Employment, Communications, Co-Employees)**
- **Include Information You Think is Relevant**
- **No Detail is too Small**
- **More Information Than Just the Accident**



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MAKE SURE ALL YOUR HARD WORK IS APPRECIATED

Certificate of Appreciation

presented to

on this _____ day of _____

for



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Make Sure Documents/Evidence can be Used by the Defense

- **May Not Be Able to Choose the Employee Representative For a Hearing**
- **Know What to Expect When Testifying**
- **Give Responsibility for Legal Matters to the Attorney – Including Documents**
- **Documents and Evidence are Submitted BEFORE a Hearing**
- **What Hearings Are and Are Not About**

QUESTIONS???





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WORKERS' COMPENSATION EMPLOYER SEMINAR 2010

Caselaw Update

State Accident Fund
Legal Team

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The Bunkhouse Rule



- An injury arises out of and in the course and scope of employment where:
- (1) employee is required by contract or nature of work to reside on employer's premises **and**
- (2) injury occurred during employee's reasonable use of premises

*Pierre v. Seaside Farms, Inc., Op. No. 26777
(S.Ct. filed 2/16/10)*



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Average Weekly Wage/ Compensation Rate



- §42-1-40 Average Weekly Wage
 - Deviation for Exceptional Reason

- §42-7-65 Average Weekly Wage for certain employees
 - County and Municipal Prisoners



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PERFUME ALLERGY



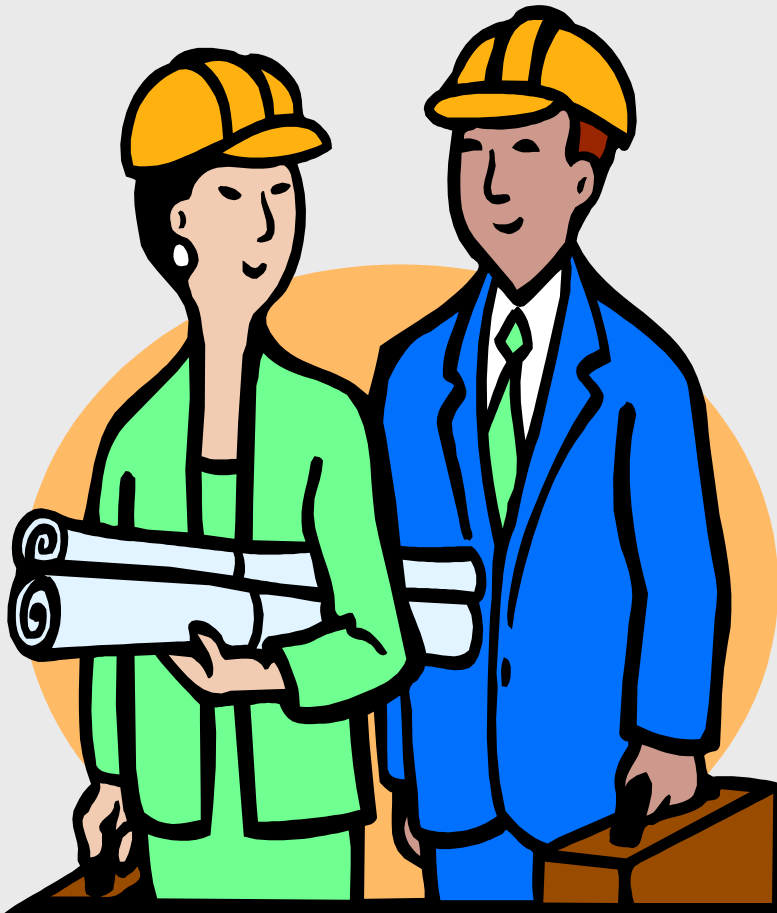
- Compensability = Injury by Accident
+
Arising out of and
in the Course/Scope
of employment
- Arising out of employment
 - Causal connection must exist between employment and injury (proximate cause)
 - Causative danger must be peculiar to the work and not common to the neighborhood
- Based on “exceedingly common” exposure to perfume, Court of Appeals would not reverse Commission’s decision that allergy did not arise out of employment

Ervin v. Richland Memorial Hospital, Op. No. 4636, Ct. App. Filed December 8, 2009



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Employee/Employer Relationship



- **Employee:**
 - Contract of Hire
 - Payment for Services
- **Discretionary Payments**
- **Gratuitous Worker Doctrine:**
 - No payment
 - No Contract of Hire
- **Appointment vs Election**



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Utica-Mohawk



- Commission Authority
§42-3-180
- Social Security Offset
- Reverse Offset
- Actuarial Table
§19-1-150
- Proration

James v. Anne's Inc.



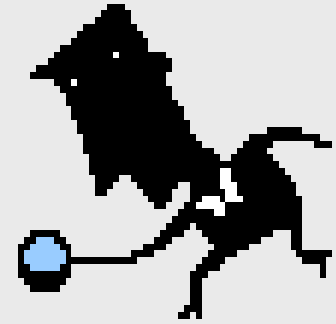
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Utica-Mohawk Language

The claimant hereby requests this Commission to approve the allocation of the aforementioned proposed settlement sum as follows:
of _____ and _____/100(\$ _____ . _____) Dollars in compromise settlement of disputed future disability compensation benefits at the rate of _____ and _____/100 (\$ _____ . _____) Dollars per week commencing the date of this Agreement for _____ weeks thereafter, which represents the Claimant's life expectancy of _____ years, pursuant to Section 42-9-10 of the ***South Carolina Workers' Compensation Act***, 1976, as amended, and as interpreted by the South Carolina Supreme Court in the decision of *Utica Mohawk Mills v. Orr*, 227 S.C. 226, 87 S.E.2d 589 (1955); and *Sciarotta v. Bowen*, 837 F.2d 135 (3rd Cir. 1988); on remand, 735 F.Supp. 148 (D.N.J. 1989); Section 19-1-150, *Life Expectancy Tables*, ***South Carolina Code of Laws***, 1976, as amended.



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“Investigations”



Jim Crosby,
Team Leader/Investigator

(803) 896-5895



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Investigations



- Investigators
 - SAF Investigators
 - Contract Investigators
- Types of Investigations
 - Surveillance
 - Employer on site records
 - Death Cases
 - Was the accident work related
 - Dependency
 - Who was dependant on the deceased employee
 - Who is entitled to benefits per the WCC Act



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Communications

- We encourage you to communicate with us
 - Contact us if you feel a claim needs investigated
 - Let us know if the injured person has been out of work for unrelated reasons, there old injuries or medical issues
 - Employee reports a claim after a weekend
- Written Statements
 - When possible get a written statement as soon as the accident occurs or as soon as possible, from injured party and witnesses
 - Detailed description of the accident
 - Time, Location, Primary Cause
 - Activity that caused the accident
 - When did accident allegedly happen vs. when reported
 - Were there any witnesses
 - Type of injury and body parts



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Other Parties



- Third Parties
 - Was this a vehicle accident?
 - Who was at fault?
 - Was the accident a result of equipment failure owned by a third party?
 - Was a third party performing work on the premise that may have caused the accident?
- Please cooperate with SAF's vendors when they investigate these claims
- Recovery from third parties reduces claims cost



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Thanks!!!

SAF



Questions???????



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Website
(www.saf.sc.gov)



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Employer Reports and Forms

- Published reports (static data, “snapshot” view)
 - [Download Monthly/Quarterly Reports](#)
 - This page provides access to the legacy CM51a, CM51b, CM51c, and CM053
 - Employer monthly and quarterly reports are available online only
- Ad hoc reports (can be run as needed for various timeframes, data is updated nightly, most data can be exported to excel)
 - [Claim search](#)
 - Use this report to find a claim or list of claims by Search Criteria:
 - Injury Type (i.e. Fall or Slip Injury)
 - Date Range (i.e. Dates of Injury between 1/1/09 and 12/31/09)
 - Claimant Name (i.e. Doe, John)
 - Claim Number (i.e. 03-2008-001234)
 - Status (i.e. Currently Open)



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- Loss summary
 - Provides totals for payouts: Medical, Indemnity, Other, TYP, SIF and Reserve Balances for Medical and Indemnity Reserves.
 - Data is based on Dates of Injury (i.e. Calendar Year 2009 would show data for claims with DOI between 1/1/09 and 12/31/09, even if payments are made after 12/31/09)
 - Optional Items will add a column and give additional search criteria
 - Closed Date
 - Claim Type
 - Part of Body
 - Nature of Injury
 - Injury Source
 - Job Class
 - Legal Representation
 - Includes Links to Medical Payments and Indemnity Payments



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■ Payment Activity

- Provides Medical and Indemnity Total Payments for a given time period based on the Financial Transaction Date
- Similar to the CM51B
- Shows Claim Activity during the time period; Closed, Newly Open, and Total Open.
- Link to Medical Details page (from Claim Search)
- Link to Indemnity Details Page

■ Claim Activity Report

- Provides totals for payouts: Medical, Indemnity, Other, TYP, SIF and Reserve Balances for Medical and Indemnity Reserves.
- Search by status: Newly Received & Still Open or Closed
- Data is based on the Claim Status Date (i.e. Claims that were Newly Received in January and are still Open).
- Similar to the CM51a



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■ Lost Time Report

- Shows Claimants that are currently receiving Lost Time Benefits
- Filter by Benefit Type (Admin, Annual/Sick, Temp. Total, etc.)
- Includes Contact phone & email for adjuster
- Email your adjuster when an employee returns to work to prevent overpayments
- Similar to CM51c – Updated Nightly
- Includes a link to WCC Form 20 if necessary to report Wages



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Need a login ID?

- Contact your SAF adjuster, premium auditor or safety representative
- E-mail webmaster@saf.sc.gov or sflowers@saf.sc.gov (include your name, employer name, telephone #, E-mail address, and job title)



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“Understanding State Accident Fund’s Policyholder Services”

*John D. Long,
Chief Premium Auditor*



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How Workers' Compensation works...

- Most states have workers' compensation laws and they do differ from state to state
- South Carolina's WC laws are governed by Title 42 of the SC Code of Laws



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Title 42 - Workers' Compensation Law

42-1-310.

Presumption of acceptance of provisions of Title

Every employer and employee, except as stated in this chapter, shall be presumed to have accepted the provisions of this title respectively to pay and accept compensation for personal injury or death by accident arising out of and in the course of the employment and shall be bound thereby.



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Insurance is one method ...

- Insurance is one method of addressing the requirements of the states compensation laws.
- SAF functions as an insurance carrier
- *Insurance has to contain both of the following elements:*
 - (1) *Risk pooling and*
 - (2) *Risk transfer.*



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Risk Pooling and Risk Transfer

- Risk pooling creates a large sample of risk exposures
- As the sample gets larger, the possibility of missing future loss predictions gets lower
- This is the law of large numbers



Risk Pooling and Risk Transfer

- The combination of risk pooling and risk transfer physically reduces the risk, both in number and in the anxiety it causes.
- As such, we regard insurance as a social device in which a group of individuals transfer risk to another party.



Risk Pooling and Risk Transfer

- The group of individuals transfer risk to another party which combines or pools all the risk exposures together.
- Pooling the exposures together permits more accurate statistical prediction of future losses.
- Insureds: individuals who transfer risk to a third-party.
- Insurer: The third party that accepts the risks transferred.



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Who is the NCCI?

- ***National Council on Compensation Insurance, Inc., is a rating organization***
- Manages the nation's largest database of workers' compensation insurance information
- Analyzes industry trends,
- Prepares workers' compensation insurance rate recommendations,
- Determines the cost of proposed legislation, and
- Provides a variety of services and tools to maintain a healthy workers' compensation system



SAF Uses NCCI?

- SAF uses the NCCI for rating, rules, and forms on an advisory bases along with industry best practices and state guidelines set out for the operation.
- Utilizing this model, SAF produces its own rates based on the losses of SAF's customers



How does SAF determine Premiums?

- Policyholders are very interested in rates and resulting premiums and how they are determined by the insurer.
- *Premium is the amount of money an insurance company or SAF charges to provide the coverage to each insured.*



Loss costs to Rates

- **Loss Costs** are that portion of workers' compensation rates allocated for projected losses. Expenses and profits are not included in loss costs.
- Loss Costs times the Loss Cost Multiplier (LCM) equals a final manual **rate**. The LCM includes loadings for expenses, commissions, taxes, and profit.



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Loss Cost to Rates

- SAF contrasted to open market has lower expenses costs i.e.
 - no commissions for agents,
 - our expenses are lower, &
 - we pay no premium taxes.
- SAF mode of operations translates to rates that are lower than open market competitive insurers.
- Lower rates means lower premiums per classifications and lower total costs.
- SAF does not have a profit motive or pay stockholder dividends.
- Per SC law our rates must be fair and reasonable, but adequate to pay losses and establish required reserves.



Rates

- **The rate** is indicated on the pricing of SAF rate pages for a given class code.
 - These rates are determined on the basis of \$100 of payroll.
 - Payroll is the exposure base to determine the premium for the business classifications.

- SAF takes close scrutiny of any indicated direction and magnitude of change in rates to provide the most stable level of pricing that is possible.



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Cancellation is the last resort

- Cancellation is the last resort in termination of workers' compensation coverage with SAF.
- Most cancellations result from the insured's non-payment of premium.



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SAF's guarantee of issue and renewal

- Workers' compensation coverage is true peace of mind in completing your mission without concern about supply and demand.
- Commercial insurance pricing and availability is from year to year.

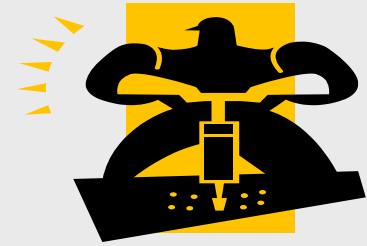


Anniversary Rating Date

- Normal date that a risk is due for rating
- Generally coincides with the effective date of the policy
- State agencies are generally on a fiscal year
- Other policyholders' dates vary
- Any required rate changes are effective on the policy's annual anniversary date when it is renewed.



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Workers' Compensation Classification System

- The purpose of the classification system is to group **employers** with similar operations into classifications so that:
 - The assigned classification reflects the exposures common to those employers
 - The rate charged reflects the exposure to loss common to those employers
- Subject to certain exceptions, it is the business of the employer that is classified, not separate employments, occupations, or operations within the business.



What is exposure?

- An insured's exposure to hazard is measured in terms of its remuneration to their employees and assigned business classification
- For workers' compensation, an insured's exposure to hazard is usually measured in terms of its payroll i.e.
wages paid by an employer in a given state and classification.



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What is remuneration?

Remuneration is the unit of exposure

- Payroll Includes: Gross Wages and other additives that are defined as Remuneration by the NCCI.
- Remuneration is well understood, common to most organizations, easy to track.
- There is some misconception as what gross payroll means and SAF Premium Audit would like for you to have a handout for clarification.

(Please keep this with you or deliver to the person in your organization who completes the annual Audit Report as a reference.)



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Scopes [®] Manual is:

- The guide for understanding and assigning workers' compensation classifications for member insurers.
- Is produced by NCCI so insurers can classify risk associated with the workplace exposure properly



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Here is a typical example for class code 9410

- **PHRASEOLOGY MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC.**
- Includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Workers, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.



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- **SCOPE Code 9410** contemplates governmental occupations enumerated in its footnote as well as tax assessors, property appraisers, tax collectors, toll collectors, directors of public works not in direct charge of work and welfare workers.



- Representative municipal occupations assigned to classifications other than Code 9410 and their respective classification assignments are animal control officers—[8831](#); attendants—juvenile home—[7720](#); attorney—city—[8820](#); bookmobile driver—[7380](#); court officer (bailiff)—[7720](#); city manager—[8810](#); doctors—health department—[8832](#) and [8833](#) (see below); firefighters—[7710](#) and [7711](#); garbage collectors—[9403](#); garbage works—[7590](#); janitors—[9015](#); judge—city—[8810](#); mayor and commissioners—[8810](#); municipal garage—[8380](#); police officers—[7720](#); probation officers—[7720](#); recreation department—[9102](#); school board employees—[8868](#); sewage treatment—[7580](#); sewer construction—[6306](#); snow removal—[9402](#); street cleaning—[9402](#); street construction—[5507](#) and [5506](#); visiting nurses—[8835](#); waterworks—[7520](#)



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Purpose of Experience Rating

- **The Experience Rating Plan** (The Plan) is an integral part of the final cost of workers' compensation. The purpose of experience rating is to individualize a risk's premium and to provide an incentive to maintain a safe workplace.
- The Plan predicts whether a qualifying risk (based on premium amount threshold *) is likely to develop loss experience that is better or worse than that of the average risk in a particular classification.



Experience rating cont.

- The Plan does this by comparing the total experience of individual risks with the average risk in the same classification. The differences are reflected by an experience rating modification factor, which may result in an increase, a decrease, or no change in premium.
- *A risk is eligible for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount.



Example of Premium Calculation

- Estimated Annual Payroll = \$550,000
- Rate = x 1.50 $[(\$550,000 / 100 \text{ of payroll}) \times 1.50 = \$8,250]$
- Premium = \$8,250
- Experience Mod. = .90
- Estimated Annual Premium = \$7,425



Expense Constant what is and why?

- ***Expense Constant*** is a premium charge that is applied to every policy regardless of premium size. The expense constant contributes to the recovery of expenses common to issuing, recording, and auditing a policy. The expense constant charged at the inception of the policy will not change during the policy term.
- ***The expense constant is:***
 - Not subject to premium discount, experience rating modification,
 - Included in the minimum premium for each classification
 - Shown on the Information Page of the policy.



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Questions???????





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SAFETY AND LOSS CONTROL

Prevention is the Cure

Safety & Loss Control Services

- ❖ **Mock OSHA Inspections**
- ❖ **Training**
- ❖ **Video Library**
- ❖ **Audiometric Testing**
- ❖ **Research**



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“The Top 10” 2009

Mock OSHA Inspections

General Industry Violations



1. **General Duty**
(Clean, Safe, Work Environment)
2. **Hazard Communication**
(No written program)
3. **Hazard Communication**
(No list of hazardous chemicals)
4. **Forklifts**
(Safe operation)
5. **Abrasive Wheel Machinery**
(Tongue Guards)
6. **Wiring Methods, Components, and equipments of use**
(Grounding of equipment)
7. **Wiring Methods,**
(Unused openings in cabinets, boxes, and fittings)
8. **Machine Guarding**
(Protection from moving parts)
9. **Hazard Communication**
(No training)
10. **Forklifts**
(Operator training)

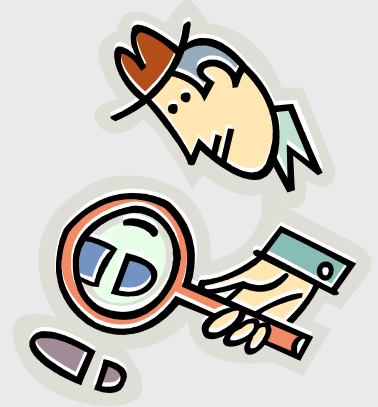
Reference 71-112(A), 29 CFR 1910 Standards:215, 304,305, 1200, 178, 147



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Mock OSHA Inspections

General Industry Violations



2009 Other Standards

.023	Guarding floor & wall openings, holes	(Standard Rails)
.219	Guarding vertical and inclined belts	(Guarding Specs.)
.147	Lock Out/ Tag Out	(Procedures Enforcement)
.212	Guarding All Machines	(Overhead fans under 7')
.1200	Hazard Communication	(MSDS)
.334	Use of Equipment	(Alter grounding of equipment)



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**First I Need Some Help From
You.....**

■ OKAY?



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Audience Participation Question

- Ray, I know that you usually present safety topics and, might I add, I always enjoy those presentations.
- Yes. I do have a question. Can you help our company with your training?



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Common Training Classes



**Accident Investigation
Basic Workers' Comp
Confined Space
Hearing Conservation
Lockout / Tagout
OSHA 300 Log
Workplace Violence**

**Back Injury Prevention
BloodBorne Pathogens
General Safety
Heat Stress
Office Safety
Safety Committees
Special Requests**

Others upon request



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SUPERVISOR TRAINING



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FORKLIFT TRAINING





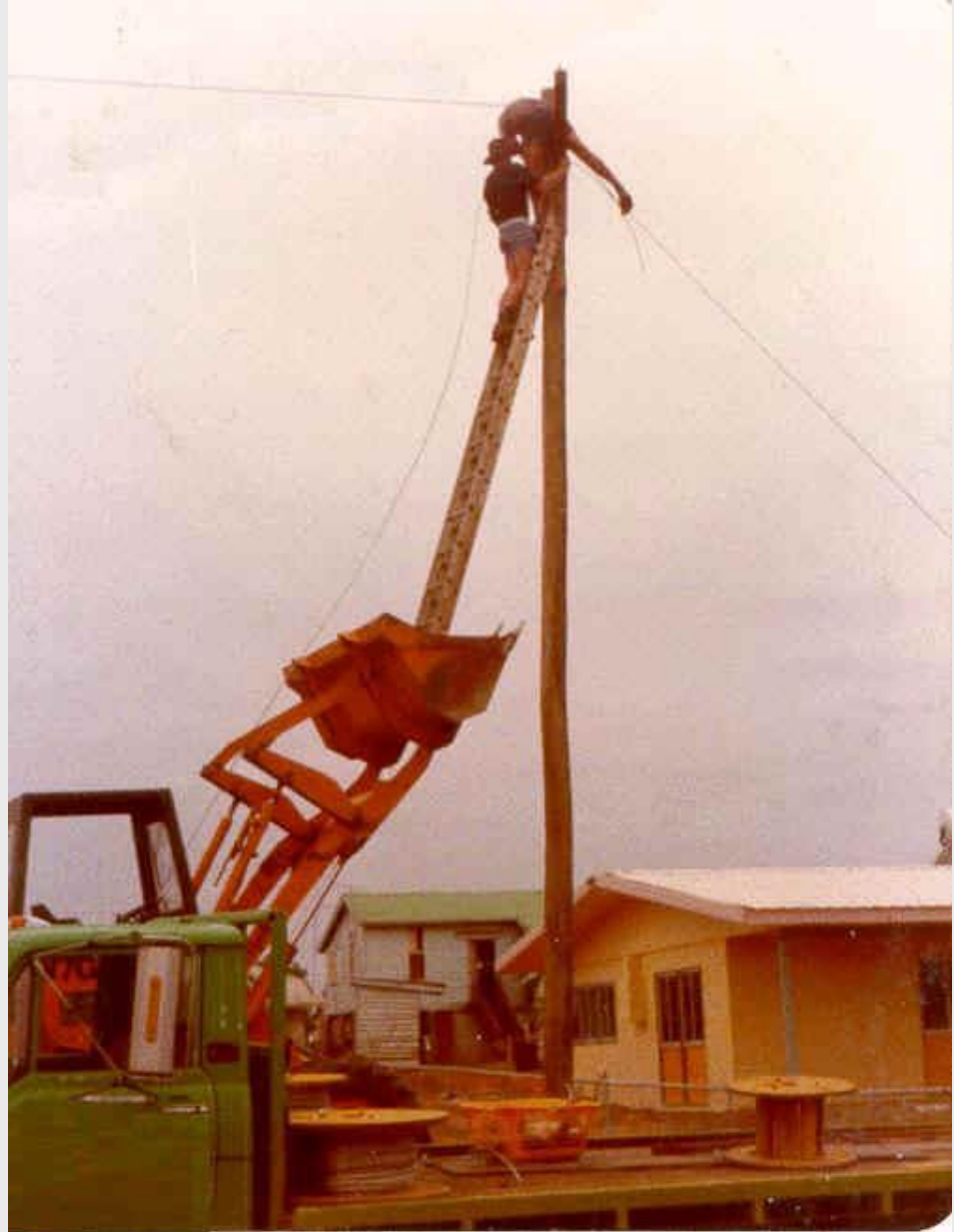
Ladder Safety

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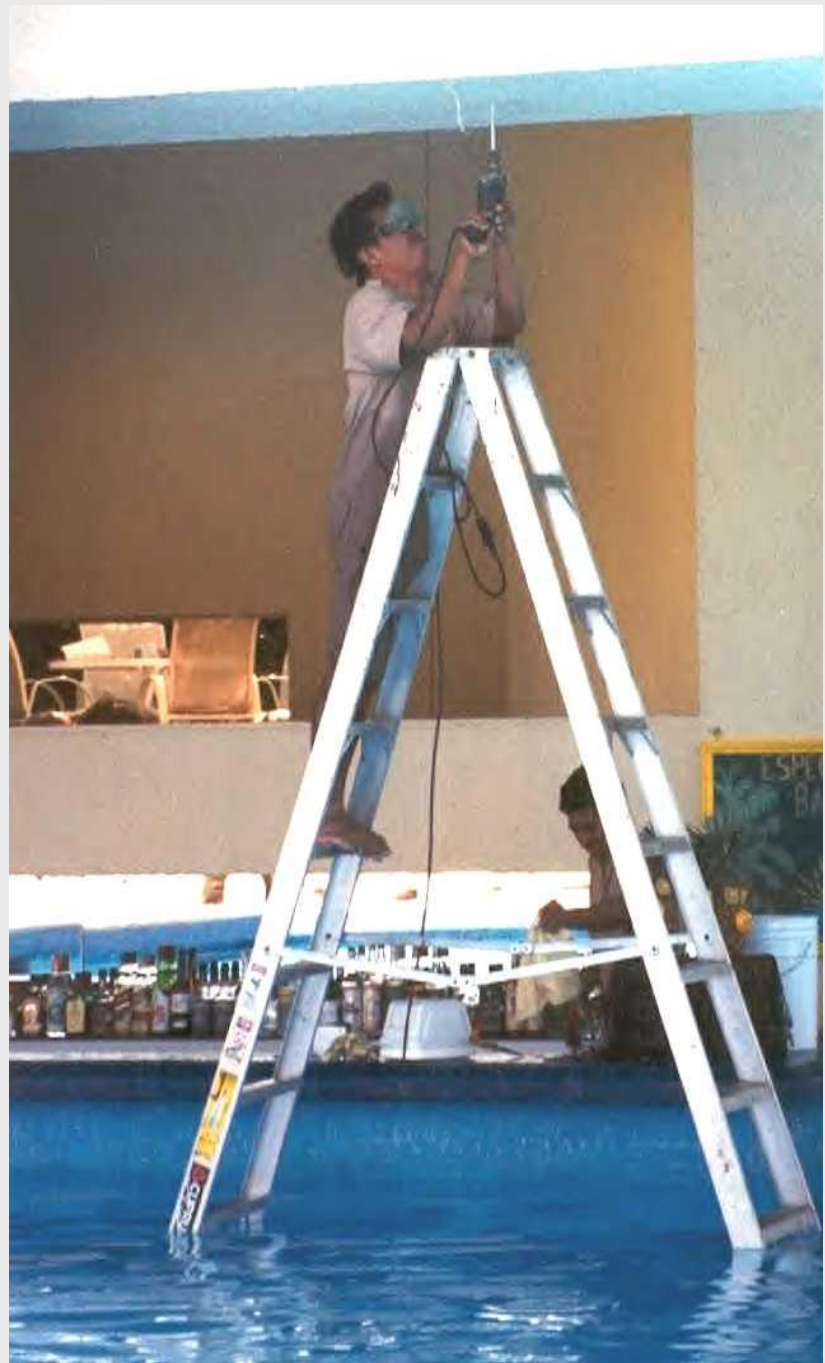


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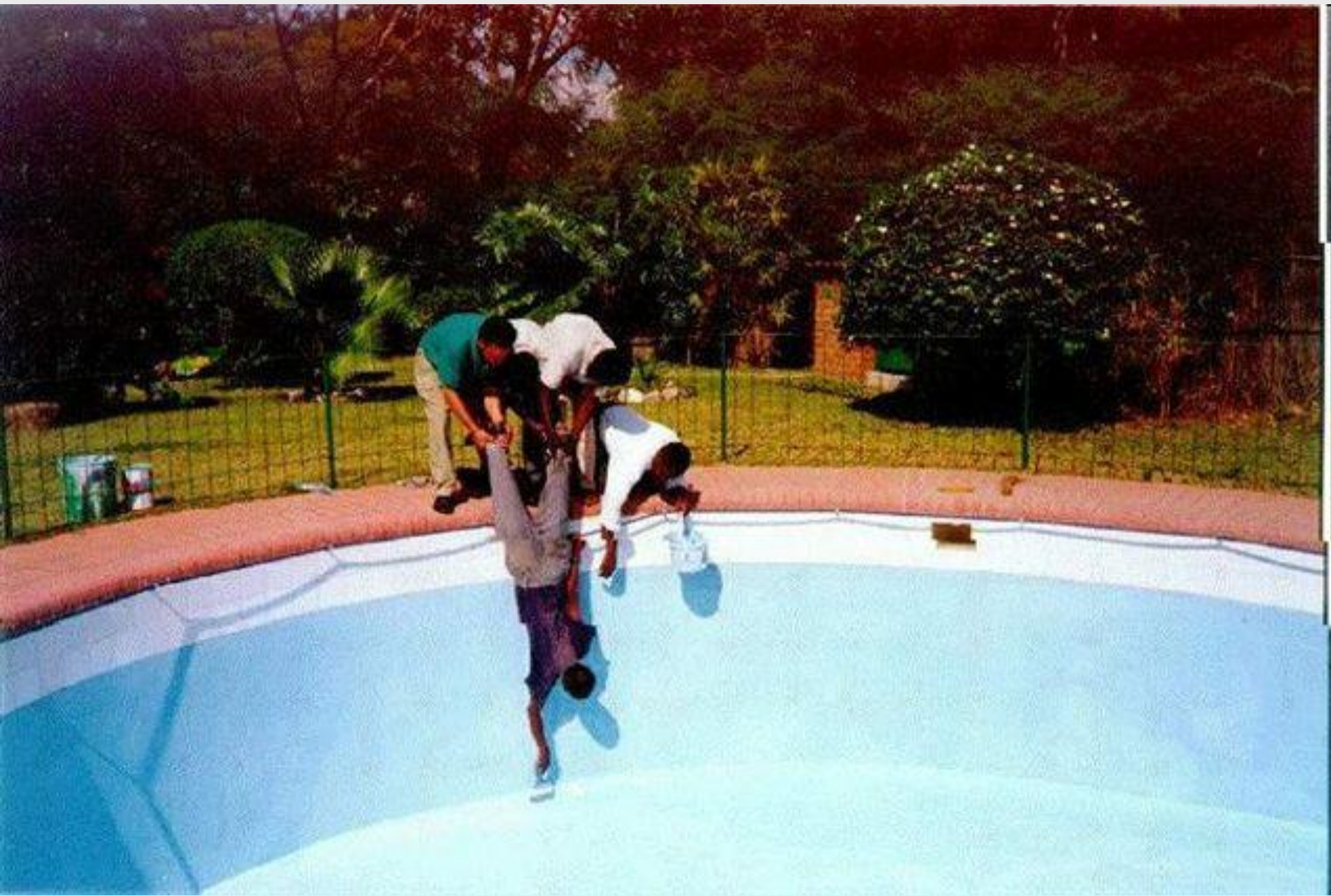
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FALL PROTECTION



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PERSONAL PROTECTIVE EQUIPMENT





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WHEN THINGS ARE TOUGH!



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OUR PRICE??



\$ FREE \$





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THANK YOU!